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PATENT  
ATTORNEY DOCKET NO. 4797-32 (4034-32)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: William Fitzpatrick et al.  
Serial No.: 09/712,358 Examiner: Kyle, Charles R.  
Filed: November 14, 2000 Group Art Unit: 3624  
Title: **BROWSER INTERFACE AND NETWORK BASED  
FINANCIAL SERVICES SYSTEM**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This Amendment and Response is submitted in response to the Office Action dated May 4, 2004 in connection with the above-identified application. A one-month extension of time to extend the time to respond to the present Office Action to September 7, 2004 is respectfully requested. The Commissioner is authorized to charge the \$110 fee for the one-month extension of time as well as any deficiency or credit any overpayment to Deposit Account No. 02-4270.

Amendments to the claims begin on Page 2.

Remarks begin on Page 8.

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